United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-00968-KMS
Paul James Stowe Chapter 13

Leslie Goins Stowe Debtors

CERTIFICATE OF NOTICE

District/off: 0538-3 User: mssbad Page 1 of 2
Date Rcvd: Apr 16, 2025 Form ID: 309I Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
 - regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:

Recip IDRecipient Name and Addressdb/jdb+ Paul James Stowe, Leslie Goins Stowe, 2095A Hwy 11 and 80, Meridian, MS 39301-89105498242+ H&R Block/Pathward, Attn: Bankruptcy, Po Box 30674, Salt Lake City, UT 84130-0674

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Recip ID	Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
aty		Apr 16 2025 19:43:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnotices@rawlings13.net	Apr 16 2025 19:43:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust -	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Apr 16 2025 19:43:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5498235	Email/Text: ebn@21stmortgage.com	Apr 16 2025 19:43:00	21st Mortgage Corp, Attn: Bankruptcy, 620 Market Street, Knoxville, TN 37902
5498236	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 19:43:20	American First Finance, Attn: Bankruptcy, 3100 Olympus Blvd, Ste 300, Coppell, TX 75019-5472
5498237	+ EDI: CAPITALONE.COM	Apr 16 2025 23:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5498238	+ EDI: WFNNB.COM	Apr 16 2025 23:40:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5498239	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 16 2025 19:43:19	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5498240	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 16 2025 19:43:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5498241	+ EDI: PHINGENESIS	Apr 16 2025 23:41:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5498243	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 19:43:23	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5498244	^ MEBN	Apr 16 2025 19:38:48	NCB Management, Attn: Bankruptcy, 1 Allied Drive, Trevose, PA 19053-6945
5498245	EDI: PRA.COM	Apr 16 2025 23:40:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5498246	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 16 2025 19:43:00	Santander Consumer, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
5498247	+ EDI: SYNC	Apr 16 2025 23:40:00	Synchrony Bank, Attn: Bankruptcy, Po Box

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District/off: 0538-3 User: mssbad Page 2 of 2
Date Rcvd: Apr 16, 2025 Form ID: 309I Total Noticed: 17

965060, Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Debtor Paul James Stowe trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Leslie Goins Stowe trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:						
Debtor 1	Paul James Stowe	Social Security number or ITIN xxx-xx-2409				
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name Leslie Goins Stowe	EIN Social Security number or ITIN xxx-xx-5608				
	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court for the Southern District of Mississippi Case number: 25–00968–KMS		Date case filed for chapter 13 4/15/25				

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Paul James Stowe	About Debtor 2: Leslie Goins Stowe
2.	All other names used in the last 8 years		aka Leslie Michelle Stowe
3.	Address	2095A Hwy 11 and 80 Meridian, MS 39301	2095A Hwy 11 and 80 Meridian, MS 39301
4.	Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601–582–5011 Email ecfnotices@rawlings13.net
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601–608–4600 Date: 4/16/25

For more information, see page 2

Debtor Paul James Stowe and Leslie Goins Stowe

Case number 25-00968-KMS

De	botor Paul James Stowe and Leslie	dollis Stowe	Case number 25–00968–KMS
7.		May 21, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787, OR call 769–267–0361.
			For additional meeting information go to www.justice.gov/ust/moc
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).		Filing deadline: 7/21/25
		Deadline for all creditors to file a proof of claim (except governmental units)	n: Filing deadline: 6/24/25
		Deadline for governmental units to file a proof claim:	of Filing deadline: 10/14/25
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not be paid on your claim. To be paid, you must file a proof of that the debtor filed. Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not file a proof of claim by the deadline, you might of claim even if your claim is listed in the schedules of whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimer may file an objection.	
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein \text{court} on or before <a \$\text{july="" 2025}<="" 8,="" a="" href="\$\text{June 4, 2025}. Objections will be heard on at <a href="\$\text{01:30 PM}\$ in the William Colmer Federal Building, 701 N. Main Street, Hattiesburg, MS 39401, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.</td></tr><tr><td>10</td><td>). Creditors with a foreign address</td><td colspan=2>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</td></tr><tr><td>11</td><td>. Filing a chapter 13
bankruptcy case</td><td colspan=2>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</td></tr><tr><td>12</td><td>. Exempt property</td><td colspan=2>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed a exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13	3. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a chapter 13 plan may result in a discharge of debts, which may include all or part of a chapter 14 plan. If you want to have a particular debt excepted from the debtors personal as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the de lf you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 132 you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object exemptions in line 8.		of be discharged until all payments under the plan of collect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § fee in the bankruptcy clerk's office by the deadline. of any of their debts under 11 U.S.C. § 1328(f),